

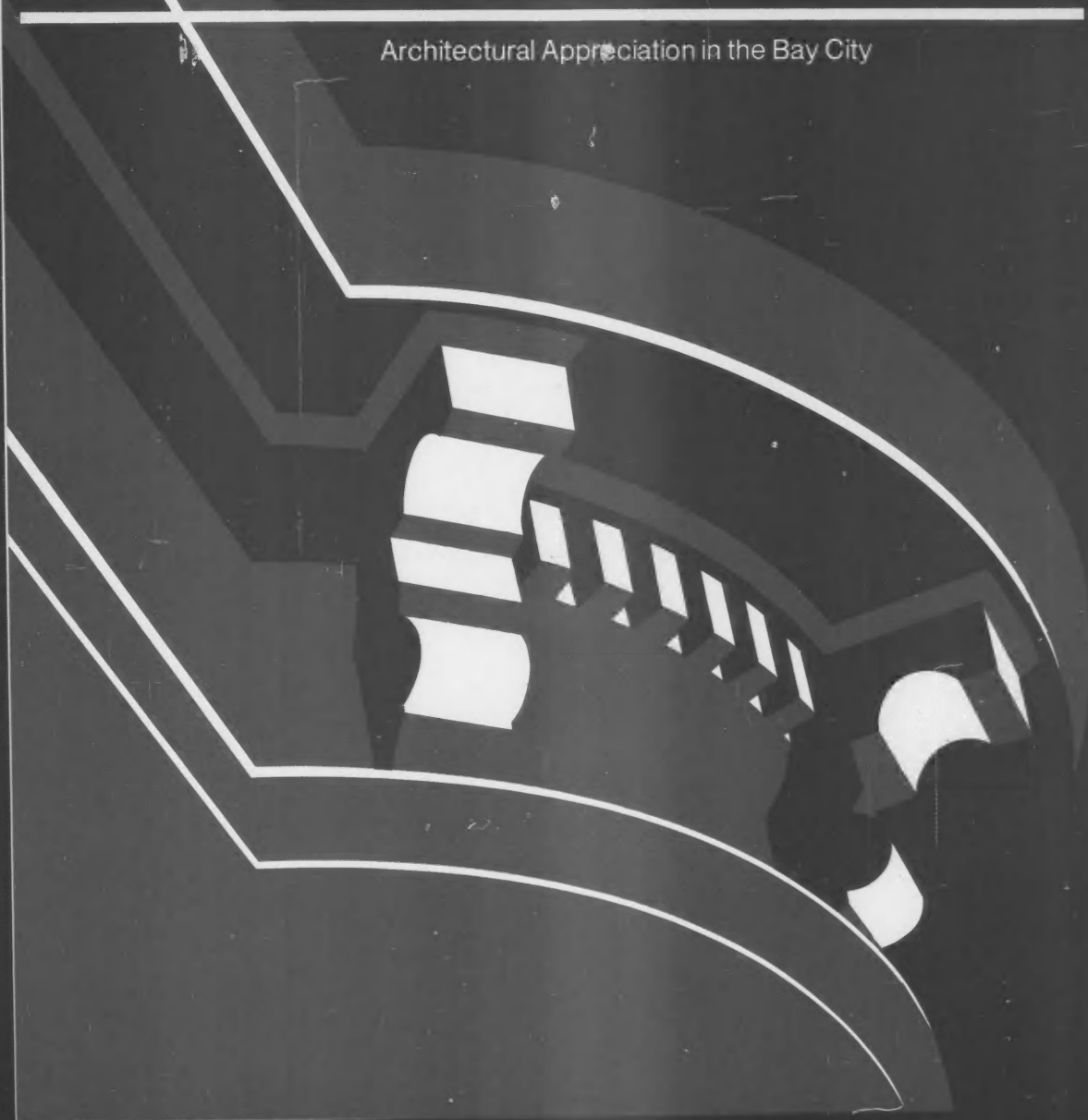


U.S. Department of Housing and Urban Development
Washington, D.C. 20410

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Challenge!

Architectural Appreciation in the Bay City





Detroit Selected for First Alcoholism Outreach Workshop

The first pilot workshop in a program designed to inform and educate inner-city public housing residents about alcoholism and its related problems was recently held in Detroit. Sponsored by HUD's Community Services Program within the Office of Neighborhoods, Voluntary Associations and Consumer Protection, the Neighborhood Alcoholism Outreach Program is a cooperative venture involving the Detroit Housing and Health Department. NYACP Assistant Secretary Geno Baroni said he initiated the program after a close look at the job performance of tenants in some of the largest public housing projects revealed "a shocking record" of absenteeism, poor work habits, high turnover, and behavioral problems. Baroni noted that "Without exception, we learned that alcoholism was a major problem contributing heavily to the disruption of family life, low morale, poor discipline, increasing crime rates, damage to property, nonpayment of rent, and child abuse. Excessive use of alcohol was found particularly high among teenagers and the elderly." A second workshop has been scheduled for Washington, D.C., in January; a third is being planned for Nashville next March.

Underground Homes on the Rise

As an alternative to the spiraling costs of heating oil and other energy sources, more American families are opting for subterranean living. From Cape Cod to California, homes are being constructed in the sides of hills and underground at an increasing rate. The reason: Underground homes save energy and space. According to Charles Lane of the Underground Space Center at the University of Minnesota, there were only about two dozen such homes in the Nation two years ago. Now, at least 2,000 are either completed or in various stages of construction. Thousands more are expected to be finished before the turn of the century. Lane notes that in addition to the energy savings, underground homes are quieter and they are very stable structures against the ravings of Mother Nature. Additional information on underground housing may be obtained from The Underground Space Center, 11 Mines and Metallurgy, 221 Church St. SE, Minneapolis, Minn. 55455.

It's Only Money

Worldwatch Institute, an independent research group, says that it may cost U.S. motorists \$50 to fill the tank of a standard American car within five years. In a report entitled "The Future of the Automobile in an Oil-Short World," the Institute notes that oil shortages and rising gasoline prices are reshaping the role and design of the automobile -- a situation that will lead to pressures for more efficient cars and to shifts to alternative forms of transportation in countries that depend heavily on automobiles, like the United States.

Co-ops for Neighborhoods

Some 500 city-owned apartments in New York City will be rehabilitated and either rented or sold as co-operatives to low- and moderate-income residents in three neighborhoods under an experimental program announced by New York Mayor Edward Koch and HUD Secretary Moon Landrieu. The three neighborhoods are Morris Heights in South Bronx, Clinton on Manhattan's West Side, and Prospect Heights in Brooklyn. Called Co-ops for Neighborhoods, the program will transform ten foreclosed buildings, many of which are vacant, into bright, modern co-op and rental apartments for residents of the area. More than \$16 million in additional federally-insured mortgage investment and up to \$2 million in City Community Development Block grant funds will be channeled to the three neighborhoods. HUD Assistant Secretary Donna Shalala, whose Office of Policy Development and Research will monitor the experiment, indicated that an additional \$100,000 per neighborhood will be made available from HUD to test ways of helping families to own their apartments. The program is being implemented under a 1978 congressional mandate requiring HUD to conduct experiments to extend homeownership in urban areas, particularly in multifamily properties.

Shalala said the results of the "Co-ops for Neighborhoods" demonstration will be studied by HUD to determine what legal, financial and administrative arrangements best provide homeownership opportunities in multifamily buildings. The demonstration will be assessed and refined for possible expansion to other cities in 1980.

Urban Development Action Grants Mark Second Year

Speaking at a White House ceremony, HUD Secretary Moon Landrieu marked the second year of the Urban Development Action Grant program by announcing that 42 projects in 31 cities and one urban county have been selected to receive over \$90.2 million to create private sector jobs, help people buy new or rehabilitated homes, and build the local tax base. In making the announcement, the Secretary said: "There is no better program to help communities help themselves. These projects will produce at least \$489 million in private investment, plus, they save 3,300 existing jobs, provide employment for 6,061 construction workers, and, when the projects are completed, create 12,982 new jobs in the private sector. The Action Grant program was a new approach to the problems faced by distressed cities when President Carter signed it into law in October 1977. Two years later, with over \$5.6 billion in private investment and over 151,000 new permanent jobs, it has proved to be a good approach."

The Action Grant program is authorized through 1980, with 25 percent of its funds set aside for small cities.

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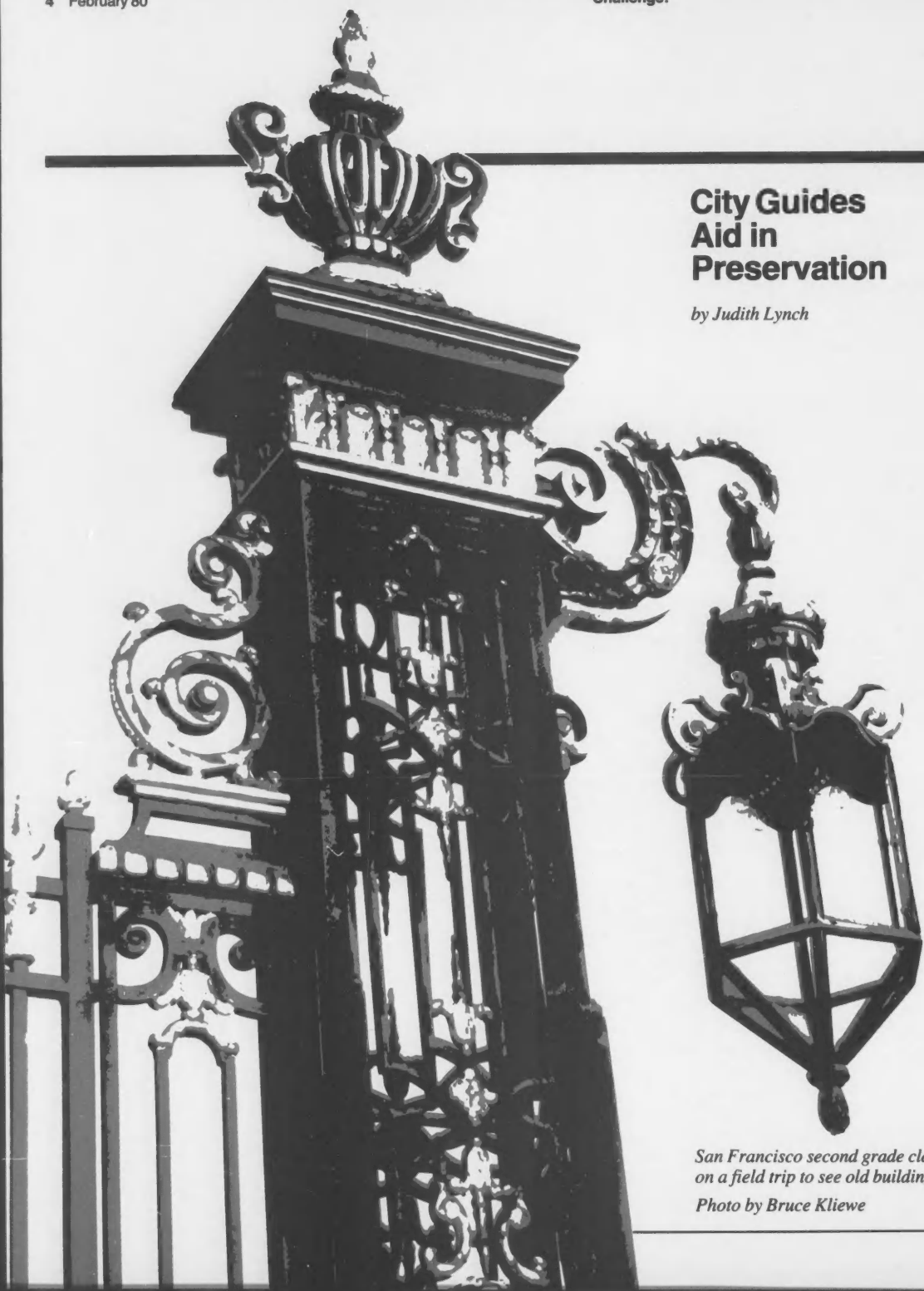
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City Guides Aid in Preservation

by Judith Lynch

*San Francisco second grade class goes
on a field trip to see old buildings.*

Photo by Bruce Kliewe



The San Francisco Public Library has a unique program to train volunteers for a variety of activities to aid in the appreciation of the architectural, cultural and historic delights of the City. More than 100 City Guides lead history walks, make slide presentations to senior citizens

and take school classes on field trips. The program is a good model for other localities which can enhance their own historic preservation efforts through the use of an active corps of "loving caretakers" who help visitors and residents appreciate landmarks and older neighborhoods.

The City Guides program began in January 1978, when fifty eager recruits began a series of Saturday morning training sessions in San Francisco history and architecture and tour-giving techniques. The potential "Guides" were as varied in background as the City itself;





City Guide volunteer Tom Filcich teaches architectural details using an old column capital.

Photo by Judith Lynch

they shared a common bond, a love of San Francisco and a willingness to share their enthusiasm with others. After practice and evaluation, they began offering free tours of several historic attractions, City Hall, Civic Center, and Coit Tower, with its recently restored 1930's frescoes. They also made it possible for the San Francisco Fire Department to turn its valuable collection of old engines and memorabilia into a professional museum by offering tours there four afternoons a week.

Early Success

The first training class was so successful that another 50 City Guides were

recruited and trained in 1979; the abundance of talents gave the library staff the resources needed to expand into other areas. City Guides wrote and produced a variety show, a parody of the history of the City. They have several publications underway, including booklets to help walkers discover some of San Francisco's obscure neighborhoods. Their oral history committee is interviewing older residents to produce "I Remember 1906," reminiscences of the earthquake and fire. Others take traveling history talks to groups of seniors, handicapped and convalescent home patients.



Second graders from San Francisco learn how Victorian gingerbread was made.

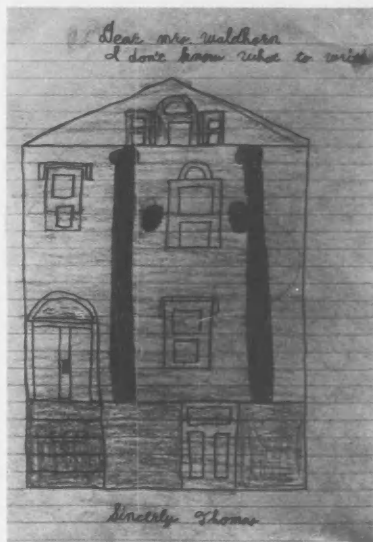
Photo by Bruce Kliewe



Shon Hobbs with a sewer grate rubbing.

Photo by Judith Lynch

Thomas "didn't know what to write" in his school report. But he is only in the second grade, and look at the house he has drawn!



The 1980 City Guides class will have even more possibilities, since the Maritime Museum and the Presidio Army Museum have asked to be included on the tour schedule. Market Street history walks will also be a new offering in the Spring; Guides and visitors will explore the City's most historic street, from the 1898 Ferry Building to the charming fountain for horses and dogs donated by Gold Rush actress Lotta Crabtree.

City Guides also bring the resources of the San Francisco History Room and the City Archives into the community through the Teacher Resource Center. With slide shows, lesson plans, field trips



San Francisco memorabilia in the History Room include a restored carousel horse from the Children's Playground in Golden Gate Park.

City Guide John Cummings describes the history and architecture of the Civic Center on a Saturday tour.



and "imagination exercises," San Francisco public school classes experience delightful presentations that prove that history, government and architecture can be fun.

A useful model is the City Guides' method of teaching about the City's Victorians, exuberant redwood rowhouses of the 19th century. In the classroom, the session begins with questions and answers: "Do any of you live in an old house? How do you know?" These queries show the students how much they know already and avoid a one-sided onslaught of information from an adult "expert." Their answers are lively: "Victorians are designful. They have ghosts. They have high ceilings."



Photos by Judith Lynch



This discussion leads logically to the next question: "How were the houses made?" A local restoration firm, San Francisco Victoriana, donated a collection of redwood props. The children handle the millwork and see for themselves that the architectural details were made by machine, often from several different pieces of wood.

Next classes see slides which emphasize the relationships between life today and the daily lives of Victorian San Franciscans. The children enjoy seeing elaborate dresses — and the corsets which women endured for the sake of fashion. They giggle at primitive water closets, but understand the evolution of indoor plumbing. They learn to recognize

"misguided improvements", the asbestos, stucco, permastone and tarpaper brick used to disguise "old fashioned" whimsical Victorian embellishment.

The classroom discussion is followed by a field trip to an old neighborhood, complete with rubbings of sewer vents, the 19th century calling cards of builders and plumbers who installed the metal plates to vent noxious gas and to advertise their firms. The rubbings are a handsome souvenir of the day's adventure; more important, they teach students to see history everywhere, even in humble sidewalk fixtures.

City Guide Louise Ung leads a tour of elderly from Chinatown.

Bay windows are a popular architectural detail for tour groups.



The success of the City Guides program proves that trained volunteers can be an essential supplement to professional staff, an important lesson in times of shrinking municipal budgets. Enlisting citizens in the enjoyment of their own history is the most lasting way of ensuring its preservation.

Ms. Lynch is the Coordinator of the City Guides at the San Francisco History Room of the Main Library. She is coauthor of A Gift to the Street and Victoria's Legacy, two books about San Francisco architecture. She recently edited American Victoriana for Chronicle Books.



Neighborhood Commercial Revitalization in St. Paul

by Gary Stout and Orlo Otteson

St. Paul, Minnesota, is experiencing a renaissance that is reaching into all areas of the city's economic, cultural, and social life. And the signs of revitalization, growth, and renewed prosperity are everywhere to be seen.

The city's neighborhood Business Revitalization Program – under the direction of the Department of Planning and Economic Development (PED) – is one of the more impressive programs in St. Paul's broad-based efforts to maintain and promote its economic vitality. Since November, 1977, 79 small business loans totaling \$20,368,000 have been made to St. Paul businesses – a development that has resulted in the creation of 1,438 jobs. Another 105 loans totaling \$14,000,000 are in the review process. Among the 50 cities participating in the neighborhood Business Revitalization Program of the National Development Council, St. Paul presently ranks first in the country in the number of approved loans to neighborhood commercial centers. Chicago has the next highest number of loans – 68 totaling \$11,854,000 – followed by Baltimore with 52 loans totaling \$7,535,000. Indianapolis is fourth on the list with 21 loans totaling \$2,385,000. St. Paul's ranking is especially significant since its neighborhood commercial development program does not generally include the financing of industrial loans – a program that is directed by the city's port authority.

What accounts for St. Paul's success? The success of any program depends on the interrelation of a complex of factors, but three elements seem to stand out in St. Paul's Business Revitalization Program:

1. Strong support from the mayor and city council.

Mayor George Latimer puts it this way: "Downtown development projects get all the glamour, but our success in making funds and technical assistance available to small business owners in the neighborhoods is where the real action is. Neighborhood commercial centers provide more than jobs and a tax base. Their vitality benefits the surrounding residential community. To help upgrade a business facade, acquire land or machinery for expansion purposes, or provide working capital for new inventory can help provide a boost for the neighbors of that business. This program is an important part of the total revitalization of St. Paul's older communities."

2. Strong participation by and support from the approximately 50 participating private lending institutions.

Local banks have discovered that not only is it profitable to make loans to individual businesses, but it is also in their interest to contribute to the overall economic well-being of neighborhood commercial centers. The Economic Development Division of PED has brought together the city's banks and the small business community in a relationship of trust and cooperation that is working to their mutual advantage.

3. A highly competent and energetic Economic Development Division staff.

The staff serves as a "red tape eraser" for the local development corporations (LDCs) – small, private, not-for-profit companies through which much of the program is administered – and the small business owners. Specialists provide information, facilitate the loan processing, and assist with the voluminous paperwork. The staff also

provides technical assistance in the areas of architectural design, engineering, zoning, licensing and real estate; and it attempts to serve as a "one-stop" assistance source. Alan Emory, small business financial specialist, sees the staff role as mainly a coordinating one: "We try to make ourselves as available as possible to the LDCs, banks, and businessmen. We personally deliver as many applications, contracts, and other important forms as we can in order to give the material quick attention. Everything relative to the administration of these loans *could* happen without our input, but it probably wouldn't happen – or it wouldn't happen as quickly, because a business is not always aware of all the available options, and it can often get bogged down in red tape." Emory likes to show quick results when his staff begins working in a neighborhood. "Once a business has expressed interest in improving its building or business, we try to keep things moving as quickly as possible. Our goal is to finish one project as soon as possible to show what can be done. This visibility factor is a big part of making the program work. It shows that we can do more than just plan." The staff works on a loan from inception to delivery, and the status of a loan application is under constant review. The staff also has established a solid working relationship with the Small Business Administration (SBA), which helps the process run smoothly.

The entire Economic Development Division serves as a financial clearinghouse, keeping up to date on new programs and various financing strategies that many small business owners and even lending institutions have not considered. In the words of Maureen

McAvey – the Division's director: "We see our mission as that of getting the job done with whatever available tools we can employ. We try not to get tied down in bureaucratic procedures or conventional ways of thinking about a problem."

In addition to working to retain and improve businesses, the Department of Planning and Economic Development attempts to attract new businesses to the area, and it helps interested tenants purchase their buildings. The staff also works closely with realtors in helping businesses find new locations when they choose or are required to move.

The essential element in successful neighborhood commercial development financing is the availability of long-term loan monies, which allow small businesses to expand and improve their operations. But long-term financing for small business expansion and capital improvement has been largely unavailable. Commercial banks prefer to make short-term loans – usually five years or less. Insurance companies *do* make long-term loans, but they are generally seeking loan packages in larger amounts – preferably \$5 million or more. Savings and loan institutions *are* long-term lenders, but State statutes often require them to apportion a high percentage of their loan funds to home mortgages; the remainder usually goes to large, triple "A" commercial or industrial projects. Again, the small business is overlooked. And the problem takes on great significance when it is understood that more than 50 percent of the economic base of cities – jobs, industries, spending power, commercial

businesses – is generated by small businesses and that these small businesses (usually companies employing fewer than 400 people) generate 50 to 75 percent of the employment in most U.S. cities. In addition, a recent study shows that 1,000 new jobs generate \$2.5 million in new tax revenues to the city and State in the form of direct business taxes, income taxes, sales taxes, and property taxes. Economic development is also cost effective and can stimulate a highly leveraged rate of return.

The implications seem clear. Although not a panacea – and certainly not claiming to incorporate all the tools a city might use to stimulate its economy – an active, successful commercial neighborhood revitalization program can provide the foundation for a city's economic well-being.

The primary financing tools in St. Paul's neighborhood commercial revitalization activities are 1) the SBA Section 7(a) loan program, 2) the SBA Section 502 Local Development Corporation loan program, 3) the Neighborhood Commercial Rehabilitation loan program, 4) the Department of Housing and Urban Development (HUD) Section 312 commercial loan program, and 5) the tax-exempt revenue bond program.

1. **The Section 7(a) loan program** can guarantee up to 90 percent of a loan, or it can make a direct loan to a business. Total loan packages may exceed \$500,000, but under the 7(a) program the SBA cannot guarantee or directly lend an amount exceeding \$500,000. The money can be used for working capital, machinery and equipment, leasehold improvements, renovations, rehabilitations, land acquisition, and construction. The repayment period of loans used for working capital is

generally under seven years; for machinery and equipment generally under 10 years.

2. **The Section 502 loan program** provides long-term financing to small business concerns through local development corporations (LDCs). These private, not-for-profit corporations are chartered to promote economic growth, to identify business needs, and to assist in the resolution of commercial problems. Loans made through the LDC 502 program may be 90 percent SBA guaranteed or may be made directly to a business. The loans, which have a limit of \$500,000 with a 25-year repayment period, may be used to add to or improve fixed assets; business owners may use the funds to purchase land or to purchase, expand, annex, construct or modernize buildings, machinery, and equipment. The 502 program is an efficient way to utilize city monies: 90 percent of a loan is financed through a local lending institution with an SBA guarantee; the business contributes 7½ percent and the city 2½ percent, thus giving the city a 40 to one leverage of its funds. In addition, the city receives a 7½ percent interest return on its share of the loan, and the repaid interest and principal is placed in a revolving fund that is used to provide additional loan funds.

3. **The Neighborhood Commercial Rehabilitation program** provides low-interest, long-term loans of up to \$40,000, with an additional \$5,000 for each residential unit (up to eight) within the structure. The city and a private lending institution provide the loan funds on a matching basis. The city through an LDC charges an annual interest rate of two percent; the lending institution is permitted to charge an annual interest rate

of up to two percent over the prime interest rate. The effective interest rate is thus approximately one-half the customary rate offered by private lending institutions for direct loans.

Example

City's share	\$20,000	at	2%
Bank's share	\$20,000	at	12%
Total loan	\$40,000	at	7%
10 year repayment = \$464 per month			
15 year repayment = \$359 per month			
20 year repayment = \$310 per month			

The loan monies are used primarily for the improvement of exterior appearances and the correction of health and safety deficiencies.

4. The HUD Section 312 commercial loan program provides up to \$100,000 at three percent interest for the correction of building, safety, and health deficiencies. Monies may also be used for certain other property improvements that involve property fixtures and permanent attachments to the property. The 312 loan amount cannot exceed 80 percent of the after rehabilitation value of the property. The 312 money is a national pool of funds that cannot be allocated, divided, or set aside for individual cities prior to loan approval. Funding is on a first-come, first-served basis.

5. The tax exempt revenue bond program provides funds for the construction of facilities for private businesses. Such financing assists the developer in two ways: first, the bonds are tax exempt and bear a lower interest rate than conventional financing; and, second, in some cases bonds may be issued for 100 percent of the capital cost of the project, thus eliminating the developer's equity.

Often, several of the programs work together and complement each other in

Local Bank/502
12% for 20 years
1st mortgage
90% SBA guaranty

Local Bank/7(a)
12% for 10 years

HUD/Commercial 312
3% for 20 years
2nd mortgage

State of Minnesota/EDA funds
6.625% for 20 years
3rd mortgage

City of St. Paul
2% for 20 years

Engine House Number Five
Equity

Engine House Number Five
Equity

Total

\$432,500 Real estate/construction
SBA Section 502

56,500 Machinery and equipment
SBA Section 7(a)

97,900 Rehabilitation
HUD Section 312

75,000 Real estate/construction

20,000 Rehabilitation
HUD Community
Development Block Grant
Funds

28,000 Real estate/construction
Section 502

102,000 Machinery and equipment
Section 7(a)

\$811,900

the development of a business. Let's look at an example. One of the more interesting proposals for the conversion of an old building is the plan to transform Engine House Number Five — a now vacant fire house — into a restaurant. A group that owns and operates a successful restaurant in Minneapolis has purchased the fire house and has formulated plans for the rehabilitation of the exterior, the rebuilding of the tower, and the renovation of the interior in a style consistent with the original decor. The restaurant will feature a high-quality

menu and will seat 120 customers. The project will create 60 permanent jobs, provide additional construction jobs, add to the city's tax base, and serve as a catalyst for further inner-city business revitalization. The financing breakdown illustrates how the various agencies, institutions, and programs have made their various contributions.

The Economic Development Division was closely involved with the project over the one and one-half year period it took to assemble the financing components. The variety of funding sources and the number of agencies directly involved complicated

the loan packaging process. Virtually all the funding bodies initially rejected the proposal; and many of them finally offered assistance contingent upon the commitment of another agency to the project. The State of Minnesota, HUD, and the SBA all initially offered support less than that required for the successful completion of the project – a development that required further study and consultation. Throughout the process, the Economic Development Division staff provided technical assistance and played an important negotiating, coordinating, and informational role as it worked tenaciously to maintain the involvement of all the parties. This function – the task of holding together the various funding sources, while serving as an advocate for the small business – is one of the most critical aspects of a successful economic development project; and the entire Department of Planning and Economic Development recognizes the importance of this coordinating and facilitating role.

One of the chief criticisms of neighborhood revitalization programs is that they have been too piecemeal both in their concept and implementation. St. Paul recognizes that successful programs require strong leadership and a joint effort between city and business district leaders; and the city is establishing a comprehensive four-point program.

1. Public improvements. The city contributes pedestrian malls, parking areas, landscaping, street furniture, lighting, graphics, signs, fountains, benches, and the comprehensive planning to tie it all together. The city pays 50 percent of the cost, and the benefited businesses pay 50 percent, amortized

over a 20-year period. Generally, the purpose of the improvements is to better an area's public appearance and to make retail shopping more convenient and accessible.

2. Mandatory design standards and mandatory participation. Mandatory design standards and mandatory participation compel private owners to exercise one of three alternatives: renovate, sell, or lease to someone who will renovate. The standards exert an aesthetic and economic influence on an area, and they create an opportunity for younger, aggressive developers and merchants to give an area new life. The city provides architectural services, or it acts as a consultant to a private architect. In most cases the Department of Planning and Economic Development prepares the original design.

3. Financing. The city attempts to inform city officials, businessmen, and neighborhood people about some basic financing concepts. Long-term financing, as noted earlier, is critical to many redevelopment or expansion projects. Loan packaging is a complex process and requires professional assistance, without which many small businessmen often give up or choose not to try, even though 90 to 100 percent financing is often available. The city does not attempt to save failing businesses that have little chance to survive. Attention is instead directed toward promoting the expansion of existing businesses and attracting existing businesses from nearby areas.

4. Management. Most commercial strips within a city lack a coordinated and integrated approach to promotion, administration, and business development. The city is exploring a variety of assistance programs and will be conducting seminars on such subjects as pre-Christmas promotion and advertising

and tax matters related to the operation of a private business.

The economic success of an older business district ripples throughout the entire neighborhood and the metropolitan area, affecting housing and other investments and contributing to the overall economic health of an urban area. City governments must take the ultimate responsibility for providing the strong local leadership and the technical assistance that will assure the success and vitality of the neighborhood commercial center.

Gary Stout is Director, Department of Planning and Economic Development, City of Saint Paul, Minnesota.

Orlo Otteson is Research Coordinator for that Department.



The Story of Housing. Edited by Gertrude Sipperly Fish. Sponsored by the Federal National Mortgage Association, New York, Macmillan, 1979. 550 pp.

Good textbooks on the history of American housing, planning and urban development are not common, but here is a good one put together by a former student of Glenn Beyer of Cornell. It is dedicated to his memory, and eight of the fifteen chapters were written by former graduate students in or graduates of Cornell's Center for Housing and Environmental Studies. Theirs are the most academic and conventionally structured materials, fair and objective.

Margaret Woods, in two chapters, begins with colonial housing and the development of our cities and towns until 1890. Steven Andarachev continues the story of our urban history until 1929; Fish covers the Great Depression; Mary Nenno of NAHRO presents the 1940's and the impact of the Second World War. At this point, the academic influence briefly wanes and Miles Colean offers his 1952 memo to President Eisenhower criticizing the national policy of Federal intervention in mortgage finance and community development. Albert Cole then discusses what he did during the remainder of the 1950's as HHFA administrator.

Robert Rice resumes the academic discussion of housing in the 1960's (and promptly performs a posthumous sex-change operation on Malvina Reynolds, dubbing the author of *Little Boxes* "Melvin," over which she would have been genuinely amused). Jack Wood discusses race and housing in an all-too-brief presentation of 13 pages, that unfortunately ends with 1968 and is never seriously resumed in the book. (Has *nothing* been accomplished in equal opportunity in housing since then?)

Donald Sullivan continues to bring us carefully through the 1970's with few boo-boos. (One good one reads as follows: "Another outgrowth of the scandals was the incorporation of FHA as part of the management section of HUD.").

Curtis Tuck presents the secondary mortgage market in a surprisingly lucid manner for so arcane a subject, including Oakley Hunter's characterization of the Fannie Mae role as "the world's largest floating crap game."

Carl Coan then demonstrates the insider's knowledge when he discusses the legislative process for housing policy. He offers a brilliant presentation on how the American political system operates in reality.

Kay Stewart gives us contemporary design from an "ecological perspective (utilizing rationale that lies behind most renaming of schools of home economics into schools of human ecology).

Tom Callaway of HUD's Office of International Affairs charts a path through the jungle of international organizations and

agencies carved by the American and UN roles in international attempts to solve the housing crisis created by steady population growth throughout the world. He points up the need with great sensitivity and understanding, showing how we are losing the shelter battle at almost every corner.

Fish concludes with a whimsical (to me) ten-page discussion of the world in the year 2000, showing all the wonderful things that the futurists envision happening in the field of housing technology. (When the students attend their philosophy, history, political science and sociology classes, it is to be hoped that they get the remainder of historical reality, since the year 2000 also corresponds to 1958, if we look backwards.)

I would have a few suggestions to the editor, for the next edition.

1. Pick up any of the Time-Life series, such as *The Emergence of Man* or *The Great Ages of Man*. They remind us vividly that there are at least two modes of information absorption: verbal and sequential (left-brain); visual and global (right-brain). Pictures say more than reams of dry words. The photo of an old-style air shaft on page 142 says countless more words than the sentence that follows, describing "narrow 'air-shafts' furnishing neither sunlight nor fresh air to the thousands of people living in the rooms opening on them. . . ." Four photos from the past, one of which is not housing, are not enough to illustrate the history of housing. Moreover, two of the four, the Octagon House and the House of Seven Gables, famous though they may be, are atypical of their periods. We could use lots of pictures of more typical housing throughout our history. Use sketches, if necessary. In brief, the book is short of good housing pictures and diagrams.
2. Pictures of committees appointed by the President turn students off and correctly so. And bill signings are just as fake. Drop them.
3. Your charts and tables are marvelous and loaded with information. But why are some of them run with time forward and others with time backward? Be consistent, please!
4. The cartoons you have used are useless. Drop them.
5. At the front of the book, please provide a listing of every picture, chart, graph and map used. It is a courtesy for the user, who must track through hundreds of pages looking for a given item that memory refuses to pin down.

In summary, as I indicated in the beginning, this is a good text, a text that can and should be used by teachers everywhere. I enjoyed it and learned a lot about our urban problems and the history of housing. When counted against the mountain of information that is offered, my caveats are small. The text will prove useful as a prime piece for teaching students of the field when supplemented by additional visual materials.

Morton Leeds, Office of Public Housing and Indian Programs, HUD





The Arts: A New Urban Experience

by Pamela Worden

Americans are making a commitment to living in their cities. We are looking at them with renewed interest as places to live, to work, and to play. As we do so, increased demand is placed on arts institutions for a new kind of cultural entertainment and recreation — for something that reaches beyond the free outdoor summertime concerts which have become the standard fare. With more leisure and commitment to life in the city, urban dwellers are beginning to want to become active participants in the artistic process, to see how artists work and to have a role in deciding how the arts can be used to enhance their lives, their neighborhoods and their city.

Since its inception nearly 4 years ago, the Cambridge Arts Council has seen the arts as an integral part of the texture of the urban environment. We knew the arts ran deeper than occasional ripples on the surface of city life, that in new forms they could find expression in the urban environment in a way which related directly to how one sees one's neighborhood, one's ethnic identity, the institutions that play a role in everyday life, and in the look and feel of one's neighborhood and city. Put simply, we were committed to using the arts in Cambridge to address the overriding issue of how it feels to live in a city and how it can be made to feel better. Our purpose, therefore, has always been to broaden and strengthen the relationship between the arts and the city's neighborhoods by encouraging individual participation in the creative process itself and thereby increase awareness of the arts from the *inside out*.

How were we to reach into the fabric of Cambridge's many neighborhoods and find the connecting threads? What did "individual participation in the creative

process" mean and where were we to start?

Part of the solution began in May 1977 with a festival – not so extraordinary in itself. Its conceptual focus was the Charles River, whose waters and broad grassy banks have offered Cambridge residents a varied source of recreation for generations. The Cambridge River Festival is a week-long, city wide celebration of spring (always an event in Massachusetts everyone appreciates), the arts and the people who live in the city. The Festival provided us with a focus for the re-integration of the arts into urban life and in the past 3 years it has been a strong catalyst for generating neighborhood pride and community involvement.

Unifying Factor

The Festival unites families, businessmen and women, teen centers, housing projects, the elderly, universities and ethnic and neighborhood groups in a series of celebrations which culminates in a grand finale on the banks of the Charles River. During the week of the Festival, the neighborhoods take turns hosting mini-festivals. The City becomes filled with hundreds of colorfully and fantastically costumed creatures – "River Spirits," minstrels, mimes, poets, roving theater groups and environmental art works. Storefront merchants display window art; neighborhood residents become involved in workshops and local enhancement projects and the contagious rhythms of Haitian, West Indian, Caribbean, Greek, Chinese and Afro-American music.

The Festival is everywhere and irresistible and lasts long enough to affect everyone in the City. On the day of the finale, churchbells ring out all over Cambridge for the Parade to the river. Clowns, musicians, brass bands, artists and dancers lead parades from the four corners of the City to the banks of the

river for a day of picnicking, music and dance.

What is important about the Festival is that its energy and creativity is drawn *directly* from the community. Neighborhood arts organizations and community groups create their contribution to the festival, working with artists to plan events, fairs, mini-festivals and permanent enhancements. They are "the parade," not merely spectators at our parade. Neighborhood residents select mural sites and work with artists in the design and execution of murals. Communities clean and plant parks and playgrounds. Through competitions and commissions, we select artists to work directly with the communities. The result is that for many Cambridge communities the artist is no longer an outsider, nor is what he or she is doing felt to be remote and disconnected from everyday experiences.

The success of the first Festival was built on this direct relationship between artists and residents. We discovered that once these relationships are established, they take on a life of their own. While we were still catching our breath from the first Festival, the many requests from the community for long-term participatory arts projects made it clear that these relationships could not end with the end of Festival week. We realized that the Festival had revealed resources within the neighborhoods that did run very deep indeed and that our work prior to and during the actual festival was only the proverbial "tip of the iceberg."

In September 1977 CETA funded the Council's Artist Facilitator Program which placed four artists in full-time year-long residences throughout the City. For the past year the artists – an environmental sculptor, a dancer, a filmmaker, and a jazz musician – have been working in community sites on a variety of arts programs and events which were collaborations of a unique kind between the artists and the residents.

More recently, the Cambridge Public School System committed matching funds to a grant from the Polaroid Foundation for an Arts-in-Education program, directed by one of the artists-in-residence. This program focuses on school teachers and administrators, and establishes the basis for the enrichment of the classroom curriculum by developing a more creative approach to teaching. Both the Artists-in-Residence and the Arts-in-Education programs grew out of the Council's Festival experience.

The effect of these vital and productive relationships has been profound on the artists themselves as they begin to feel the pull and pulse of the urban environment as a source of creative inspiration. For example, a group of 20 professional visual and performing artists, calling themselves the Cambridge Art army, appeared at our doors and began to meet under the auspices of the Arts Council. These artists approach the entire city as their canvas, creating murals and sculptures, dance performances, media events using film and slide projections, photography exhibits and a variety of participatory arts workshops and conceptual collaborations. They are one of those "new forms" the arts can take in a cityscape.

Results of Festival

There are other permanent results of the Festival. Our Neighborhood Permanent Enhancement Program, a major component of the Festival, has been largely supported by Housing and Urban Development Block Grant funds, allocated to Cambridge for neighborhood revitalization. During the 3 years of the Festival, more than 20 commissions have been given to local artists to work with community residents. Residents appear with paint cans to create community murals and help select sites for artist-created clusters of mini-murals tucked into forgotten spaces in downtown areas, or banners – like the 50-foot one







depicting clasped hands of friendship – float above the traffic. Larger projects have included the full-scale renovation of the interior of a community center in a senior citizen housing project.

A key element in this program is our Parklet Program, which also began during the first Festival and which focuses on small open city spaces. In 1977 the internationally-known artist, Michio Ihara, installed a sculpture during the Festival with support from both the neighborhoods and business community. This program has since drawn significant outside support from the National Endowment for the Arts, Community Development Block Grant funds, local foundations and businesses. Five additional Parklets are now scheduled for installation in small city parks and playgrounds.

Such large scale public art programs are possible and highly successful in Cambridge precisely because they are community generated and supported. The installation of a major work of public art such as the Ihara sculpture has greater significance for residents who have worked on small projects in their own neighborhoods.

These corner stones made the Council's work for the past 2 years in developing an ordinance which would set aside a percentage of public construction funds for artistic enhancement of public buildings a great deal easier. Recently adopted by the Cambridge City Council, the ordinance designates that no less than one percent of the cost of public construction projects will be allocated to the arts and placed in a Public Development Arts Fund to be administered by the Council. This ordinance was drafted after a great deal of discussion at the community level and it incorporates a broad range of art forms dictated by residents' growing enthusiasm for all the arts – an enthusiasm which has grown out of their own experiences.

There are other long-term projects which have been possible in Cambridge because of the feeling and experience of cooperation which has grown among residents, government officials, businesses, institutions and artists working toward a common goal. One that has created a unique feeling of pride in the city is the \$45,000 Department of Transportation grant to the Arts Council and the MBTA for the research and planning for the incorporation of art into the three new subway stations to be built in Cambridge. Using the grant as leverage, the Council has been successful in receiving a commitment from each of the station architects that one percent of the station construction costs be set aside for the arts. Working closely with the MBTA, station architects, community residents and a professional arts jury, we are now selecting artists to develop proposals for these new stations.

As I said earlier, the Festival in itself is not such an unusual solution to the problems we faced when we began. But by providing a focus where people could begin to work together on a small scale, it has not only generated renewed energy, vision and hope and revealed new creative resources within the city, but it has also provided the springboard for year-long arts programs which have become an integral part of urban redevelopment in Cambridge and a growing source of pride on a larger scale. And in the process, "entertainment" has become something larger than performances on a sunny afternoon – it has become a way of working together to permanently enrich the artistic content of a city – its people, its institutions, its businesses, and its spaces.

Pamela Worden is Executive Director of the Cambridge (Massachusetts) Arts Council, a City Agency committed to developing a process of community participation in addressing the problems of urban environmental quality.

'Programs for All Ages' – King County, Washington

There's a lot more involved in public housing than four walls and a roof. There are a lot of personal problems – unique to each tenant – that the King County Housing Authority attempts to deal with by employing a comprehensive Community Services program.

(Top) The Parent-Child Relations Project is the newest program sponsored by the Community Services Department.



(Bottom) A full day of fun outdoors is not uncommon in any of the family areas. Recreation specialists often pool their efforts to stage one large event for more than one area.



(Right) Community Services staff members raise the funds for free Thanksgiving dinners served in each senior citizen building. Residents prepare and serve the food.



Whether it be a ride to the grocery store for an elderly person or a Saturday night dance for a group of teenagers, the King County Housing Authority feels "people services" should be on the doorsteps of all tenants.

Over the past 6 years, King County's Community Services Department has initiated dozens of new programs, some permanent, some short-term, that affect each of the 10,000 tenants in 4,200 units countywide. A staff of five full-time recreation specialists and ten part-time College Work Study employees offer a variety of recreational activities for children and teenagers throughout the year. In the summer, a staff of 20 Neighborhood Youth Corps workers is added to help organize baseball games, track meets, field trips, craft classes and many more activities.

Recreational activities are almost constantly underway in the recreation centers at the ten family areas. Senior citizens are also encouraged to make use of the community rooms and kitchens in each of the senior citizen buildings.

Each resident receives a monthly resident newspaper, "The Foreword," which covers Housing Authority news, features stories about residents, upcoming events and columns from each of the 20 senior citizen complexes.

Senior Citizens Program

Senior citizens are provided transportation with two "mini-buses." One keeps a regular schedule taking seniors to shopping areas and the other is

used for special occasions such as seeing the doctor or visiting the Social Security office. This bus also may be reserved for field trips.

A third bus is available to the recreation specialists to be used for field trips and transportation for younger people.

Other on-going programs include annual Thanksgiving dinners for 2,000 senior citizens and Christmas parties for 5,000 children. Both projects are funded with donations collected by the Community Services staff.

An extensive card file on social service agencies is being placed in each of the five Housing Authority Area Offices to provide instant referral when a tenant needs immediate help with a problem. More than 4,000 referrals are available that can help a tenant with anything ranging from drug abuse to furniture moving.

A job search program using lists provided by the Washington State Employment Security Department is another service offered. Job lists, available to any tenant, are updated daily.

Two programs for pre-schoolers are currently underway. Head start classes are being held in two locations and a new program, the "Parent-Child Relations Project," is also being staged in two areas. The latter program is designed to provide specific education, information and practical parenting experiences for young parents, 25-years-old and under. Their children, one-month to five-years-old, also attend the 12-week sessions. This program is being co-sponsored by the Seattle-King County Chapter of the American Red Cross and 15 other agencies.

One of the biggest events of the year is the summer "Beautification Contest" where tenants are encouraged to groom their yards and plant flowers. Judges inspect each entry. Cash prizes and certificates are awarded at a mass ceremony in August. More than 700 tenants participated last year.

"We try to reach each tenant as often as possible," said Joe Thomas, Community Services Coordinator. "We are here not only to help tenants solve problems, but to try and prevent problems through involvement and recreation."

Tenant counsels inject their views on all new projects and nearly 30 percent of the Community Services work force is composed of residents. This exceeds the national goal of all housing authorities.

In addition, Thomas and his staff serve on the boards of many social service and recreational agencies. The Community Services Coordinator also moderates every tenant grievance hearing to make sure the tenant understands policy and exercises all of his rights.

While the Community Services Department at the King County Housing Authority is relatively new, it has grown rapidly and probably affects more residents than any other department. In short, it makes the Housing Authority a well-rounded agency.

A HUD Management Review recently stated, "This housing authority probably has the best community services for residents of any housing authority in this area. They have programs for all ages."



Energy and Human Settlements Policies

In October 1977 the Committee on Housing, Building and Planning of the United Nations Economic Commission for Europe (UN/ECE) sponsored a seminar on the "Impact of Energy Considerations on the Planning and Development of Human Settlements." The seminar took place in Ottawa and each participating country presented a theme paper on energy. Since that seminar there has been great interest on the part of the 34 member countries of the ECE in capitalizing on the success of the seminar.

A recent UN/ECE *Secretariat Note* indicates that certain countries have already begun to modify their energy policies along the lines suggested by the Ottawa seminar. In addition, this *Note* shows how an international body goes about organizing a project on the "Impact of Energy Considerations on Human Settlements Policies." Since the in-depth discussion at the September 1978 session of the Committee, the Secretariat has continued to receive information from member governments and international organizations concerning national and other activities related to the theme of the Ottawa seminar and to the opportunities and need for continued international cooperation on the subject of energy supply, use, and conservation in human settlements. This material confirms that the issue is one of high priority in most ECE countries, and that consequently there have been many developments in individual countries initiated by governments, nongovernmental organizations, and individuals.

Following are brief descriptions of some of the projects in this ECE Committee's work program for 1979-1984.

- The Chemical Industry Committee is pursuing a study on the conservation of energy in the chemical industry.
- The Timber Committee organized a Seminar on Energy Aspects of the Forest Industries in Udine, Italy, in November 1978 to explore prospects of using wood and other forest biomass as alternative energy sources.
- The Working Party has held an in-depth discussion on energy conservation in buildings, based on the report of an informal consultation on this subject which was held in Moscow in March 1979.
- The Working Party has held an in-depth discussion on energy aspects of urban renewal and the quality of life, based on a paper prepared by the Swedish delegation.
- A new project on energy and planning will be undertaken by the Working Party and arrangements have been made for an exploratory paper to be prepared by the U.S. Government and the Secretariat for the next session of the Working Party in June 1980.

- The Group of Experts on Urban and Regional Research has agreed to pursue preparations for a research colloquium on "energy problems related to urban and regional planning" to be held in Denmark in March 1980.

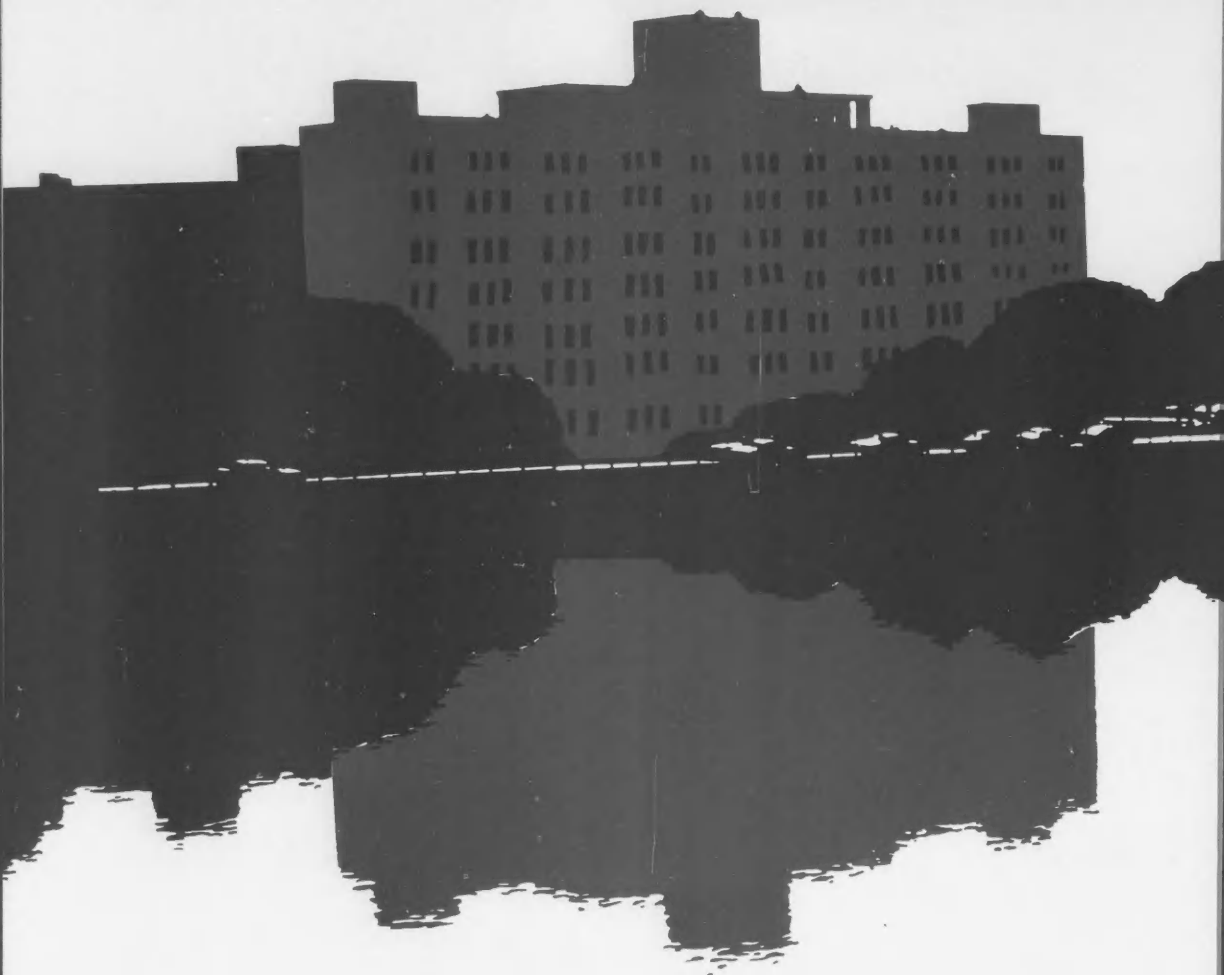
- The inter-secretariat meeting on energy and human settlements convened by the ECE Secretariat in February 1979 reviewed 50 projects in this area carried out by 15 different UN agencies and other international organizations.

- The further work of the Committee will concentrate on the following main activities:

- a. an exchange of information on policies and experience related to energy aspects of human settlements' policies
- b. continued review of relevant projects carried out by other international organizations through inter-secretariat meetings and reporting thereon to the Committee
- c. establishment of a register of designated pilot and demonstration projects aimed at achieving energy efficiency in human settlements
- d. a study on long-term prospects for energy use in human settlements in the ECE region based on available information on the composition and thermal characteristics of the building stock, and other factors.
- e. a second seminar on energy and human settlements to be convened in 1981/1982 to review progress made in the implementation of the recommendations of the Ottawa seminar, both at the national and international levels. The results of all energy-related projects carried out under the Committee and its subsidiary bodies should be used as background and input to the seminar.

NOTE: Further information on energy and human settlements policies will be included in Vol. 1, Issue 3 of HUD's International Review soon to be published.

This summary was prepared by John M. Geraghty of the Office of International Affairs.



Chicago Boosts Options for Senior Citizens Housing

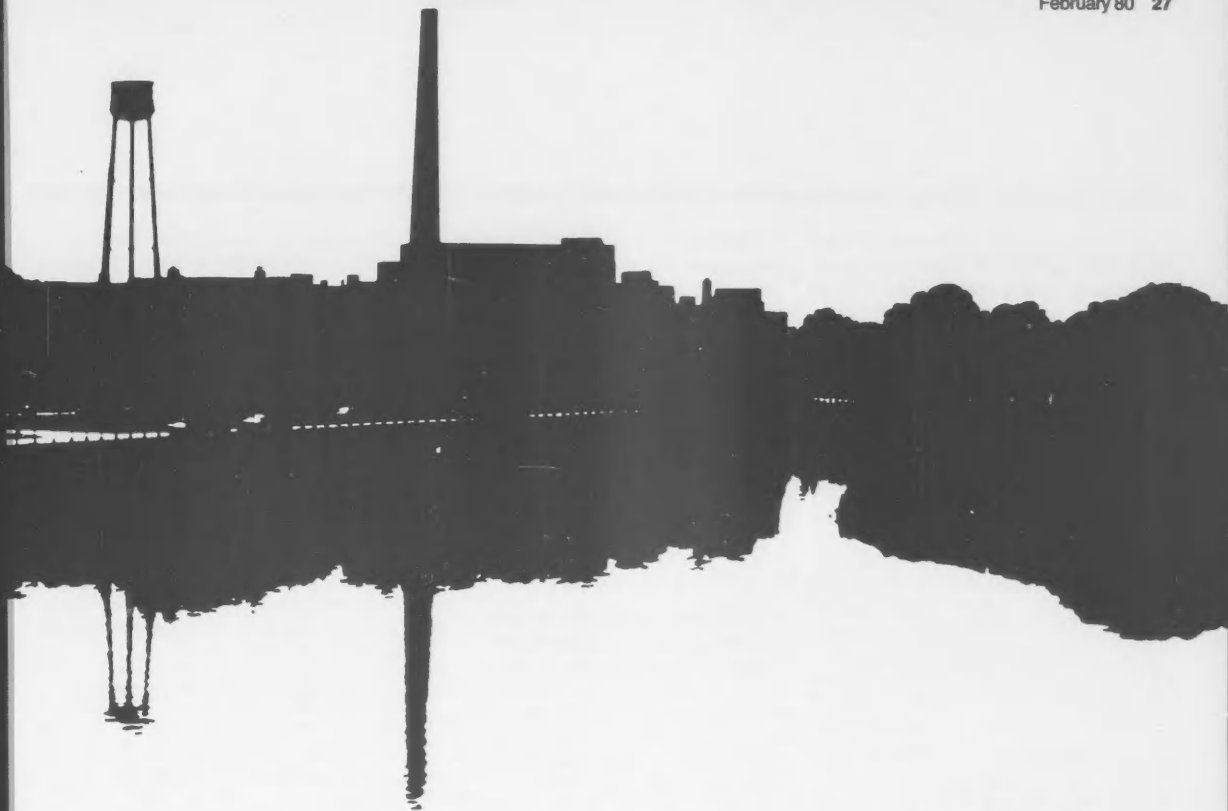
by Joseph J. Grittani

The Chicago Housing Authority (CHA) currently provides housing for 150,000 residents of the City of Chicago under the Low-Rent Public Housing Program. CHA, like many other housing authorities throughout the country, during the first 22 years of existence, concentrated on the development and construction of housing for families.

It was not until 1959 that CHA designed and constructed the first building for elderly residents, the Conrad Senior Center at 2717 N. Leavitt St., overlooking

the Chicago River. The building has 92 units with special senior housing features, such as waist-high ovens and broilers, grab bars in bathrooms, walk-in showers, doorways wide enough to accommodate wheel chairs, and on-site community facilities.

This prototype building was the forerunner of CHA's senior housing program, which has grown to 9,600 units in 54 buildings, one of the largest such programs in the country. It serves approximately 10,500 elderly persons. In addition, elderly



residents occupy dwellings under the Section 8 Housing Assistance Payments Program and family units.

Included in CHA's Senior Housing Program are three special programs benefitting the handicapped. At one development 100 units are reserved under the DARE program (Disabled Adult Residential Enterprises) for physically handicapped persons 45 years of age and older. Agreements with two other community agencies reserve 27 more apartments for persons 45 years and older; ten apartments are assigned to the Chicago Catholic Association for the Deaf; and 17

apartments to Operation Thresholds, an agency helping persons with emotional disorders to return to community life. All three of these agencies provide special support services, and do their own residential placement.

Housing Is Not Enough

As we observe our long-term elderly residents 20 years after they moved into our buildings at the age of 62 or older, it is immediately obvious that the mere provision of housing is not enough. Of primary concern is how a housing authority such as CHA can respond to the needs created by the phenomenon of

longevity and at the same time improve the lives of residents. Our policy in past years has been to house the "well elderly" who can care for themselves and their apartments. The assumption has been that older people can be independent and continue without outside aid once they receive adequate housing. Experience however, has proven otherwise. We have found that as people grow older certain physical, psychological and sociological dependencies develop that cannot be met by merely providing apartments and recreational programs.

Services for Frail Elderly

CHA has a growing concern about the many elderly residents who are developing infirmities and handicaps which make it literally impossible for them to function independently. Alternatives are needed to meet the needs of each individual. As CHA elderly residents develop problems

of dependency, CHA staff must call upon community agencies and family members, if there are any, to counsel the individuals. The only options available to the frail elderly at the present time are for them to move in with the family or to be transferred to a nursing home. Resistance against either alternative is very strong, and if the individual will not cooperate he or she cannot be forced to accept either plan. Consequently, CHA is faced with a growing dilemma of attempting to maintain an increasing population of dependent elderly without additional services necessary to meet their needs.

To illustrate this dilemma more graphically let us examine the case of just one resident whose problems can be duplicated in almost any senior citizens' building.

Mrs. Young, 75 years old, suffers from diabetes, high blood pressure, and heart disease. She requires a pacemaker. A large, gregarious woman, Mrs. Young enjoyed life immensely and had managed a bar and grill before her retirement. In between bouts in various hospitals, she was involved, as much as possible, in the activities of the building for seniors — her home for 10 years. She never missed Bingo, and signed up for every trip. She taught needlework and especially enjoyed the birthday parties and dances where she loved to waltz and polka.

Mrs. Young developed a high anxiety level. She cried easily and had

difficulty getting along with her family and friends. Sometimes she was difficult and demanding. She loved to cook and eat, which had an adverse effect on her diabetes. Her trips to the hospital became more frequent. Her eyesight was failing; the pacemaker would not function properly, and she was susceptible to many infections. Her mobility decreased and she started using a cane, which made it more difficult for her to shop and to take public transportation to the clinic several times a week between hospitalizations.

What will become of Mrs. Young? As her condition deteriorates and she becomes less able to care for herself, what are her alternatives? Her family is unable to care for her. So that leaves the nursing home. Mrs. Young's strong sense of independence would surely reject such a proposal.

Here, then, is where our third alternative, congregate housing, would come into play. The one overriding goal of all the recommendations at the White House Conference on Aging in 1971 was, "to assist the aging person to maintain his or her independence and to provide dignified protection and assistance for those unable to maintain full independence." It was toward this end that CHA decided to convert a building that is currently nearing completion to a Congregate Housing facility, thus providing a third option, or living arrangement for those who do not need a nursing home and object to or cannot move in with the family. The 85-unit building is located at Wisconsin and Larrabee on Chicago's near North Side in a revitalized neighborhood, and is very well suited for the purpose.

The approximate target date for completion of the building will be some time in the fall of this year. The building plan includes a central dining room large enough to seat 120 persons and a fully-equipped kitchen in which meals can be prepared on site twice a day, seven days a week. There will also be two rooms for special activities, as well as a medical clinic. Staffing plans are being designed around the concept of providing on-site services and activities; around-the-clock supervision and security; and a socially structured environment to encourage a sense of group living while at the same time maintaining the independence and privacy afforded to each resident in his or her own apartment.

Preparation for CHA's Congregate Housing Program

In March of 1978 a consultant was engaged by the Chicago Housing Authority to:

Study the facilities and assist architects and engineers in the design of all community space.

Develop cost information for food service, supportive services and medical services.

Interview persons presently living in CHA apartments who might be eligible for the congregate living program and determine where and how they presently receive health, social and other essential services.

Study available community resources to support the program.

Develop criteria for placing residents in the new facility based on information gathered in the course of interviewing

senior citizens who presently reside in CHA senior housing buildings.

Profile Questionnaire

Over a period of six months, 106 residents were interviewed on a voluntary basis to "profile" a representative sample of those who might be eligible for and might benefit from the Congregate Housing Program. A questionnaire was designed and utilized by the consultant and his staff to gather certain criteria of those interviewed. While the sample group was relatively small in number, it provided essential information pertinent to the current resident population in CHA senior housing buildings.

Survey Findings

The following characteristics of the sample group were identified from documentation of the interviews by the consultant Joel Edelman and his staff:

1. This is an aging population (76 percent female, 24 percent male) averaging approximately 75 years of age.
2. Marital status of the group was 60 percent widowed and 9 percent married, the other 31 percent was either divorced or never married. While the survey indicates that 91 percent of the group studied live alone, the over-all senior housing population is roughly 75 percent single.
3. The length of stay in present apartment was 23 percent under three years; 19 percent 3 to 5 years; 27 percent 5 to 10 years; and 31 percent over 10 years.
4. On the question relating to "Assistance with Housekeeping" a significant 26 percent indicated that they require some assistance. Ninety-six percent reported that they do their own laundry and cook their own meals. As to the number of

meals prepared daily, 34 percent claimed they prepare 3 meals a day, 34 percent prepared two meals a day and 15 percent one meal a day; the remaining 17 percent did not answer.

5. With reference to medical needs, 75 percent indicated that they are taking some type of medication, and 25 percent did not answer. In the past six months 69 percent have visited the doctor; the remaining 31 percent had not seen a doctor in over six months.

General Observations Resulting From the Interviewing Process:

1. The overwhelming majority of those interviewed remain strong and active and maintain an independent lifestyle in their own apartments.
2. While wishing to be self-sufficient, many of those interviewed expressed a desire for assistance with some of the daily housekeeping chores and with shopping, laundry and personal needs.
3. Although the majority stated that they cook most of their own meals and that they eat two or three cooked meals each day, other data collected indicated that they were not eating more than one cooked meal a day.
4. Some of those interviewed take advantage of nearby nutrition centers, but the percentage was less than 40 percent. More than 50 percent of those surveyed stated that they would prefer to cook their own meals. This brings into focus the importance of providing wholesome, tasty and attractive meals to ensure the success of a central dining facility.

5. The need for free or affordable transportation to and from shopping centers, clinics and community activities was well demonstrated.

6. These "independent minded" individuals stated that they spend between \$10 to \$25 a week for food and only 37 percent of them receive food stamps. They also pay an average of \$51 a month for rent, plus electric and telephone bills and may pay as much or more for medicine as they do for food.

7. A substantial number of the seniors indicated that they are on special diets prescribed by a doctor, although some of their diets had not been reviewed by a doctor in 6 months to 5 years. Special diets and allergies to certain foods reinforce the fact that commercial food services must take into consideration the needs and requirements of each individual.

8. Maintaining good health is of major importance to the elderly as their physical condition affects every phase of their life. Yet, one-third of those interviewed stated that they were suffering from three or more chronic illnesses: 35 percent - heart disease, 22 percent - diabetes, 43 percent - hypertension, 65 percent - arthritis, 19 percent - respiratory disease, and 27 percent - cataracts.

As statistical information was gathered during the survey it became more and more evident that the day-to-day needs for many of CHA's elderly residents are not being met because of inadequate diets, chronic illness or physical handicaps.

Selection Committee for Referrals

The experiences and recommendations of CHA Social Services staff, along with

information gathered in the survey, will be valuable in assisting a selection committee in making referrals of those individuals that will benefit from the Congregate Housing Program. Data will be gathered regularly to evaluate the effectiveness of the program during the first few years of its existence.

The selection committee will be made up of professionals in the fields of Social Services, Medicine, Health Care Administration and Gerontology.

CHA's Congregate Service Package

The service package that the Chicago Housing Authority will extend to its congregate housing residents will consist of three major categories: food service; medical service; and supportive services.

I. Food Services:

A central kitchen and dining room will be located on the first floor of the building in which two meals a day will be served seven days a week. The meals to be served will be breakfast and the main dinner meal at mid-day. The residents will have small kitchens in their apartments in order to prepare an evening snack if they so desire.

The food will be prepared on-site by special kitchen staff with the aid of a dietician. It is hoped that the quality of the food will attract full participation on the part of the residents. Experience will dictate as to whether or not the residents will be required to take the full meal service to ensure success of the food program or purchase a minimum number of meal tickets each month.

Food costs will be shared by residents and government subsidies. Obviously the food cost must be subsidized by food stamps for eligible recipients and some assistance through the Title VII Nutrition Program of the Older Americans Act.

II. Medical Care:

An on-site clinic will provide residents with limited medical services on an as-needed basis. A nurse will be on duty during specific hours and a doctor will be available whenever necessary. The clinic will be staffed and equipped by the Five Hospital Homebound Elderly Program funded by a consortium of five hospitals: Grant, Augustana, Columbus, Illinois Masonic and St. Joseph, which now provide health services for the homebound elderly.

Transportation will be available to transport patients to any one of the five hospitals whenever necessary.

III. Support Services:

The third and possibly most essential component to independent living for residents in congregate housing is "Personal Services," which may include housekeeping, laundry assistance, escort service or shopping assistance, help with bathing, dressing, grooming and other activities of daily living. It is expected that the funds to provide such services will be made available under the *Comprehensive Alternative Care* program, authorized under Title XX of the Social Security Act. (A grant proposal is currently pending with the State of Illinois Department on Aging.)

However, the *Comprehensive Alternative Care* program is viewed by

the State as an experimental program; therefore other sources of funding are also being explored to support the program on a continuing basis.

The Chicago Housing Authority's Congregate Housing Program will provide an excellent opportunity to serve those elderly residents who are finding it difficult to function independently but wish to retain a lifestyle in a residential setting. In a 1977 survey of 182 local housing authorities, Dr. Wilma Donahue concluded that: "Twelve percent of the elderly residents in public housing need assistance with basic service." That percentage applied to the elderly population in CHA indicates that some 1,900 people could benefit from congregate housing. While the program proposed by CHA is limited and falls far short of meeting the need, it will provide for a real beginning, as the facility opens and the first participants move in.

Mr. Grittani is Senior Housing Program Manager, Chicago Housing Authority.

Lines and Numbers



Characteristics of New One-Family Homes, 1974 to 1978

A recent joint report issued by HUD and the Bureau of the Census indicates that a total of 1,369,000 new privately owned one-family homes were completed in 1978. This represents a 9 percent increase from 1977 and the third year since 1973 when one million units have been completed. Completions include homes built for sale, contractor-built homes, owner-built homes and homes built for rent. Since 1973, nearly two-thirds of these homes have been conventionally financed. Of the nearly one-fifth with Federal assistance the breakdown was HUD/FHA with

8 percent, Veterans Administration with 7 percent, and 3 percent attributed to the Farmer's Home Administration of the U.S. Department of Agriculture. The average home completed in 1978 was 2 percent larger than in 1977 and the trend toward more amenities continued. Seventy-three percent of completed homes had two or more bathrooms, up 12 percent from 1974, and 30 percent are heated by electricity and 58 percent have central air conditioning. During 1978, 517,000 new one-family homes were sold at an average price of \$51,700, up 14 percent over 1977. Conventionally financed homes averaged \$61,300 in selling price while HUD/FHA-insured homes sold for an average of \$45,400.

New Privately Owned One-Family Homes Completed 1974-1978 Type of Financing Reported (%)

Year	Total Number (Thousands)	FHA	VA	FmHA	Conventional	Cash
1974	984	7	8	N.A.	69	17
1975	1,225	9	8	7	58	18
1976	1,034	8	8	5	67	13
1977	1,258	7	8	4	68	14
1978	1,369	8	7	3	69	13

Physical Characteristics (%)

Year	Average Floor Area (Sq. Ft.)	Two or more Bathrooms	Heated by Electricity	With Fireplace	Central Air Conditioning
1974	1,595	61	49	49	48
1975	1,645	60	49	52	46
1976	1,700	67	48	53	49
1977	1,720	70	50	61	54
1978	1,754	73	52	64	58

New Homes Sold: Median Sales Price, by Type of Financing 1974-1978

Year	United States	HUD/FHA Insured	VA Guaranteed	FmHA- U.S.D.A.	Conventional	Cash
1974	35,900	29,800	31,700	N.A.	36,000	37,300
1975	39,300	32,300	25,000	22,500	43,900	38,100
1976	44,200	34,500	37,700	22,900	48,000	41,900
1977	48,800	37,700	41,600	25,800	53,400	47,500
1978	55,700	45,400	47,700	30,400	61,300	50,900

U.S. Distribution by Reported Sales Price (%)

Year	Under \$30,000	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$59,999	\$60,000 to \$69,999	\$70,000 and over
1974	29	35	19	6	5	4
1975	20	32	23	12	6	6
1976	12	26	26	15	9	11
1977	7	21	24	18	11	18
1978	3	14	21	19	14	28

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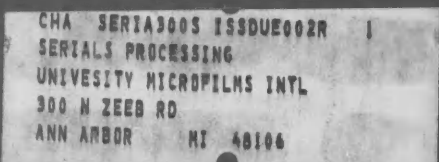
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